

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
CHATTANOOGA DIVISION**

In re: TONY MACK DALE JR	§	Case No. 12-15794-SDR
KATHRINE LORRAINE DALE	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

KARA L WEST, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/07/2012.
- 2) The plan was confirmed on 12/17/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/04/2016.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$2,150.00.
- 10) Amount of unsecured claims discharged without full payment: \$10,891.15.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 24,475.00	
Less amount refunded to debtor(s)	\$ 291.55	
NET RECEIPTS		\$ 24,183.45

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,850.00	
Court Costs	\$ 281.00	
Trustee Expenses & Compensation	\$ 652.13	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,783.13
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DISCOVER BANK	Uns	0.00	1,099.43	1,099.43	769.60	0.00
CASHCALL INC	Uns	0.00	2,948.73	2,948.73	2,064.11	0.00
CHATSWORTH LOAN COMPANY	Uns	0.00	696.31	696.31	487.42	0.00
eCAST SETTLEMENT CORP	Uns	0.00	510.09	510.09	357.06	0.00
FARMERS FURNITURE - DALTON	Sec	0.00	1,542.66	1,542.66	1,542.66	137.86
DELL FINANCIAL SERVICES LP	Uns	1,471.00	1,506.31	1,506.31	1,054.42	0.00
ALLY FINANCIAL	Sec	8,025.00	8,150.89	8,150.89	8,150.89	749.99
CASH LOANS CO	Uns	150.00	169.57	169.57	118.70	0.00
SPRINT NEXTEL	Uns	493.00	492.60	492.60	344.82	0.00
STERLING INC DBA KAY JEWELERS	Sec	309.00	279.36	279.36	279.36	0.00
QUANTUM3 GROUP LLC	Uns	845.00	860.13	860.13	602.09	0.00
PORTFOLIO RECOVERY	Sec	1,500.00	1,500.00	1,500.00	1,500.00	222.55
PORTFOLIO RECOVERY	Uns	0.00	1,156.47	1,156.47	809.53	0.00
LENDMARK FINANCIAL SERVICES	Sec	4,659.00	4,391.07	4,391.07	0.00	0.00
BASS & ASSOCIATES PC	Uns	2,042.00	1,727.52	1,727.52	1,209.26	0.00
AMSHER COLLECTION SVCS INC	Uns	650.00	NA	NA	0.00	0.00
AR RESOURCES INC	Uns	298.00	NA	NA	0.00	0.00
CHASE BK USA	Uns	719.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CREDIT PROTECTION ASSOC	Uns	1,471.00	NA	NA	0.00	0.00
GEMB AMAZON	Uns	489.00	NA	NA	0.00	0.00
NCO FINANCIAL 38	Uns	738.00	NA	NA	0.00	0.00
N GA RADIOLOGY	Uns	306.00	NA	NA	0.00	0.00
OPTLINK	Uns	0.00	NA	NA	0.00	0.00
PROCOLLECT INC	Uns	1,749.00	NA	NA	0.00	0.00
SEARS CBNA	Uns	643.00	NA	NA	0.00	0.00
SURE DEPOSIT	Uns	39.00	NA	NA	0.00	0.00
THE HOME DEPOT	Uns	439.00	NA	NA	0.00	0.00
WINDSTREAM	Uns	0.00	NA	NA	0.00	0.00
CLERK U S BANKRUPTCY COURT	Adm	0.00	281.00	281.00	281.00	0.00
JAMES M SETTERS ATTY	Lgl	0.00	2,850.00	2,850.00	2,850.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 8,150.89	\$ 8,150.89	\$ 749.99
All Other Secured	\$ 7,713.09	\$ 3,322.02	\$ 360.41
TOTAL SECURED:	\$ 15,863.98	\$ 11,472.91	\$ 1,110.40
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 11,167.16	\$ 7,817.01	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,783.13	
Disbursements to Creditors	\$ 20,400.32	
TOTAL DISBURSEMENTS:		\$ 24,183.45

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/02/2016

By: /s/ Kara L West
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.